

No. 227

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

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National Banks

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December 31, 1988²

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Aggregate Resources and Liabilities of (111) State Banks and (3) Trust Companies, December 31, 1982, Compared with Report of (109) State Banks and (3) Trust Companies, December 31, 1981

Figures In Thousands

RESOURCES	Dec. 31, 1982	Dec. 31, 1981	Decrease- Increase+
Cash and Banks.....	\$ 261,539	\$ 257,922	\$ 3,617+
U.S. Treas. Securities	295,084	275,110	19,974+
U.S. Agency Securities	206,331	185,556	20,775+
State and Municipal Securities	326,931	309,995	16,936+
Other Securities.....	8,363	9,354	991-
Funds Sold.....	127,657	115,510	12,147+
Loans and Discounts	1,524,807*	1,397,133*	127,674+
Lease Financing	1,521	1,271	250+
Premises, F & F	53,273	51,320	1,953+
Other Real Estate	9,918	6,583	3,335+
Other Assets	67,916	60,293	7,623+
	<u>\$ 2,883,340</u>	<u>\$ 2,670,047</u>	<u>\$ 213,293+</u>
LIABILITIES			
Demand Deposits I.P.C.	\$ 453,499	\$ 480,640	\$ 27,141-
Time & Savings I.P.C.	1,831,901	1,629,958	201,943+
U.S. Government Deposits	3,694	6,603	2,909-
Other Pub. Deposits	201,904	197,384	4,520+
All Other Deposits	5,800	6,348	548-
Off. & Cert. Checks	28,667	22,508	6,159+
Total Deposits.....	<u>\$ 2,525,465</u>	<u>\$ 2,343,441</u>	<u>\$ 182,024+</u>
Funds Purchased	50,335	37,838	12,497+
Other Borrowed Funds	13,223	12,533	690+
Mortgages & Leases	3,314	3,237	77+
Other Liabilities	41,696	45,024	3,328-
Sub. Notes & Debentures	5,783	5,813	30-
Common Stock.....	70,068	67,468	2,600+
Surplus	99,370	90,664	8,706+
Undivided Profits & Cap. Res.	74,086	64,029	10,057+
	<u>\$ 2,883,340</u>	<u>\$ 2,670,047</u>	<u>\$ 213,293+</u>
*After Deduction of			
Loan Reserves	\$ 13,189	\$ 12,461	\$ 728+

Aggregate Resources and Liabilities of (55) National Banks in Montana, December 31, 1982, Compared with Report of (55) National Banks December 31, 1981**

Figures In Thousands

RESOURCES	Dec. 31, 1982	Dec. 31, 1981	Increase+ Decrease-
Cash and Banks.....	\$ 379,502	\$ 368,665	\$ 10,837+
U.S. Treas. Securities	212,491	212,055	436+
U.S. Agency Securities	132,461	110,418	22,043+
State and Municipal Securities	347,954	370,537	22,583-
Other Securities.....	17,059	23,863	6,804-
Funds Sold.....	124,171	192,176	68,005-
Loans and Discounts	1,903,612*	1,642,631*	260,981+
Lease Financing	7,061	9,448	2,387-
Premises, F & F	66,157	64,071	2,086+
Other Real Estate	12,316	6,477	5,839+
Other Assets	66,342	62,111	4,231+
	<u>\$ 3,269,126</u>	<u>\$ 3,062,452</u>	<u>\$ 206,674+</u>
LIABILITIES			
Demand Deposits I.P.C.	\$ 451,171	\$ 501,557	\$ 50,386-
Time & Savings I.P.C.	1,995,069	1,812,791	182,278+
U.S. Government Deposits	4,740	4,655	85+
Other Pub. Deposits	172,593	183,401	10,808-
All Other Deposits	69,608	55,474	14,134+
Off. & Cert. Checks	22,708	22,049	659+
Total Deposits.....	<u>\$ 2,715,889</u>	<u>\$ 2,579,927</u>	<u>\$ 135,962+</u>
Funds Purchased	223,166	160,182	62,984+
Other Borrowed Funds	23,465	19,295	4,170+
Mortgages & Leases	7,928	7,326	602+
Other Liabilities	48,839	57,959	9,120-
Sub. Notes & Debentures	18,992	19,240	248-
Common Stock.....	73,684	71,807	1,877+
Surplus	78,248	74,543	3,705+
Undivided Profits & Cap. Res.	78,915	72,173	6,742+
	<u>\$ 3,269,126</u>	<u>\$ 3,062,452</u>	<u>\$ 206,674+</u>
*After Deduction of			
Loan Loss Reserves	\$ 17,450	\$ 16,899	\$ 551+
Grand Total — All Banks			
in Montana	\$ 6,152,466	\$ 5,732,499	\$ 419,967+
**Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.			

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1982	Dec. 31, 1981	NATIONAL BANKS	Dec. 31, 1982	Dec. 31, 1981
Loans as Percentage of Total Assets	53.10%	52.55%	Loans as Percentage of Total Assets	58.45%	53.89%
Loans as Percentage of Total Deposits	60.90%	60.15%	Loans as Percentage of Total Deposits	70.73%	64.32%
Capital and Reserve a/c's as Percentage of Total Assets	9.06%	8.96%	Capital and Reserve a/c's as Percentage of Total Assets	8.13%	8.27%
Capital and Reserve a/c's as Percentage of Total Deposits	10.39%	10.26%	Capital and Reserve a/c's as Percentage of Total Deposits	9.84%	9.87%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	22.04%	22.75%	Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	21.80%	22.51%
Time Deposits as Percentage of Total Deposits I.P.C.	80.16%	77.23%	Time Deposits as Percentage of Total Deposits I.P.C.	81.55%	78.33%
Demand Deposits as Percentage of Total Deposits I.P.C.	19.84%	22.77%	Demand Deposits as Percentage of Total Deposits I.P.C.	18.45%	21.67%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	First Bank-West Billings First Citizens Bank Montana Bank of Billings (1) Pioneer Bank Rimrock Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman First Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Colstrip	Security Bank of Colstrip
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank First Security Bank
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Interstate Bank of Great Falls (1) The Village Bank Trust Corporation of Montana (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank (1)

Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana Northwestern Bank of Helena (1) Northwestern Union Trust Co. (1) The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana (1) Northwestern Bank of Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1) **Montana Bank of Livingston
Lolo	*Bitterroot Valley Bank
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana (1) Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

*Opened 4-22-82

**Opened 12-1-82

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.-Billings First Northwestern National Bank Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First Bank, N.A.—Southside First Bank, N.A.—Western Montana First National Montana Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

350 copies of this publication were produced at a unit cost of \$.56 per copy, for a total cost of \$194.85 which includes \$147.85 for printing and \$47.00 for distribution.